

JUL 02 1997

**DOROTHY A. EVANS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA**

**Defendant.'**

[illegible]

) Adversary No. 97-0159-W

consideration

**NOW** on this                      day of \_\_\_\_\_, 199\_\_\_\_, came on for ~~hearing~~ on

1. The Court has full and complete jurisdiction and venue over this adversary proceeding and the parties.
2. This is a core proceeding.
3. It is agreed that the said sum of **\$3,414.63** is nondischargeable and that judgment should be granted to the Plaintiff in that sum, plus interest, attorney's fees, and accrued and accruing costs.
4. It is further agreed that if the Defendant pays the Plaintiff the sum of **\$2,000.00** with no accruing interest in 40 consecutive monthly payments of **\$50.00**,

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Northern District of Oklahoma

commencing the **15th day of July, 1997**, until such total payment of **\$2,000.00** will be accepted as full and complete settlement of this obligation.

5. It is further agreed that, however, if Defendant defaults under the terms of this settlement, the Plaintiff shall have final judgment against the Defendant in the full sum of \$3,414.63, with interest thereon from October, 1996, at 11.75% on merchandise and cash advances per annum, attorney's fee and all costs accrued and accruing, as set by the Court.
6. It is further agreed that a reasonable attorney's fee in this matter is \$500.00 and that the costs expended to date are \$177.67.

THE Court having reviewed and approved the stipulations of the parties, finds and, it is: THEREFORE ADJUDGED AND DECREED that the indebtedness due BANK OF NEW YORK (Delaware), from Defendant/Debtor **E. JOANN WARD**, in the amount **\$3,414.63** be, and is determined to be nondischargeable; and it is

FURTHER ORDERED, ADJUDGED AND DECREED that BANK OF NEW YORK (Delaware), is granted a judgment against **E. JOANN WARD**, for the principal sum of **\$3,414.63**, plus interest at 11.75% as set forth above from October, 1996, a reasonable attorney's fee of \$500.00, and accrued and accruing costs; and it is

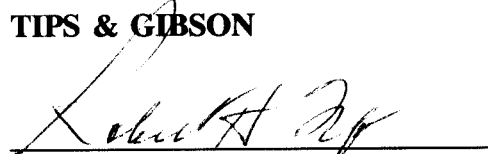
FURTHER ORDERED, ADJUDGED AND DECREED by the Court that the Defendant/Debtor, **E. JOANN WARD**, is hereby granted a stay of execution conditioned upon her payment to the Plaintiff the sum of **\$2,000.00**, payable in consecutive monthly payments of **\$50.00** per month commencing on the **15th day of July, 1997**, of each and every month thereafter until said total sum of **\$2,000.00** is paid in full.

FURTHER ORDERED, ADJUDGED AND DECREED by the Court that this judgment shall be satisfied in full upon the payment of the said total sum of **\$2,000.00** payable as shown in the payment schedule above, including attorney's fees, if said payments are made timely as set forth above.


  
U. S. BANKRUPTCY JUDGE

Approved as to Form and Content:

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